

**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF ILLINOIS**

JAMES W. MCKINNEY, NANCY  
JANOWSKI, and MARGARET REENER,  
Individually and On Behalf of All Others  
Similarly Situated,

Plaintiffs,

v.

HSBC CARD SERVICES, INC., HSBC  
BANK USA, N.A., HSBC BANK NEVADA,  
N.A., HSBC FINANCE CORPORATION, and  
HSBC USA INC.,

Defendants.

Case No. 10-cv-786 JPG-SCW

**JUDGMENT**

The Court having been advised by counsel for the parties that the above action has been settled;

IT IS HEREBY ORDERED AND ADJUDGED that this case is dismissed with prejudice and without costs.

**Dated: July 19, 2013**

**NANCY J. ROSENSTENGEL, Clerk of Court**

**By:s/Deborah Agans, Deputy Clerk**

**Approved:** s/J. Phil Gilbert  
**J. PHIL GILBERT**  
**DISTRICT JUDGE**